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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Farrell

Serial No.: 09/681,138

Filed: 1/22/2001

Title: Loyalty-Based Program for Higher
Education Finance Assistance

Attorney Docket No.: 1027.003US1

Assistant Commissioner for Patents
Washington, D.C. 20231

Group Art Unit:

Examiner:

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

This Information Disclosure Statement is submitted under 37 CFR 1.97(b).

Applicant(s) submit herewith Form PTO 1449-Information Disclosure Citation together with copies, of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56.

The relevance of the attached references is that this is the closest art of which Applicant is aware. Applicant submits that the above references taken alone or in combination neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

It is requested that the information disclosed herein be made of record in this application.

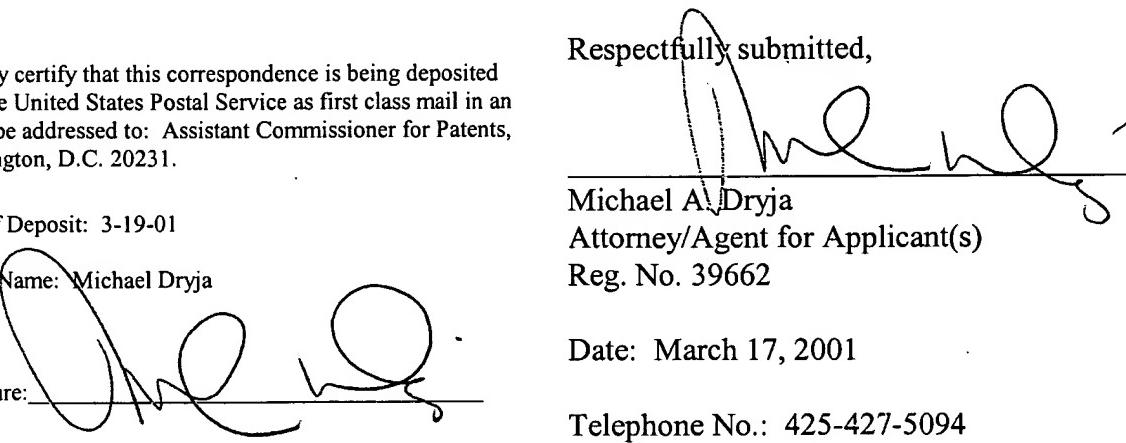
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231.

Date of Deposit: 3-19-01

Typed Name: Michael Dryja

Signature:

Respectfully submitted,



Michael A. Dryja
Attorney/Agent for Applicant(s)
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Date: March 17, 2001

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